

|  |                            |             |           |                                |                    |
|--|----------------------------|-------------|-----------|--------------------------------|--------------------|
| <b>Information to identify the case:</b>                               |                            |             |           |                                |                    |
| Debtor 1   | <u>Michael A. Starocci</u> |             |           | Social Security number or ITIN | <b>xxx-xx-7252</b> |
|  | First Name                 | Middle Name | Last Name | EIN                            | __-_____-          |
| Debtor 2   | <u></u>                    |             |           | Social Security number or ITIN | ____-              |
| (Spouse, if filing)  | First Name                 | Middle Name | Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                            |             |           |                                |                    |
| Case number: <b>17-11065-TPA</b>                                       |                            |             |           |                                |                    |

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Starocci

8/17/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael A. Starocci  
Debtor

Case No. 17-11065-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Aug 17, 2021

User: nsha  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Michael A. Starocci, 826 Cherry Street, Erie, PA 16502-1361   |
| 14706322 | + ACL, 1526 Peach Street, Erie, PA 16501-2110   |
| 14781882 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 14706324 | + Borrowersfir, 1114 Lost Creek Boulevard, Austin, TX 78746-6300  |
| 14706330 | + Erie Community Credit Union, 1129 State St, Erie, PA 16501-1911   |
| 14726988 | First Associates Loan Servicing, LLC, as agent for BFCL Trust, PO Box 503430, San Diego, CA 92150-3430  |
| 14706331 | + First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593   |
| 14706333 | + Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620   |
| 14730729 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  |
| 14713071 | ++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197 |
| 14706335 | + SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  |
| 14782374 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123   |

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | EDI: PENNDEPTREV                        | Aug 18 2021 03:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 17 2021 23:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                        | Aug 18 2021 03:48:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Aug 17 2021 23:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | + EDI: PRA.COM                          | Aug 18 2021 03:48:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067   |
| cr       | + EDI: WFFC.COM                         | Aug 18 2021 03:48:00 | Wells Fargo Bank N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663                                      |
| 14706323 | + EDI: BANKAMER.COM                     | Aug 18 2021 03:48:00 | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012   |
| 14706326 | + EDI: CITICORP.COM                     | Aug 18 2021 03:48:00 | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040                   |
| 14706327 | + EDI: CITICORP.COM                     | Aug 18 2021 03:48:00 | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S                                      |

District/off: 0315-1

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|----------|---|----------------------|--|
|          |   |                      | Louis, MO 63179-0040   |
| 14706328 | + EDI: WFNNB.COM                                  | Aug 18 2021 03:48:00 | Comenitycapital/goodsam, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125   |
| 14711587 | EDI: DISCOVER.COM                                 | Aug 18 2021 03:48:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14706329 | + EDI: DISCOVER.COM                               | Aug 18 2021 03:48:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |
| 14706332 | + Email/Text: bankruptcy@huntington.com           | Aug 17 2021 23:43:00 | Huntington Natl Bk, Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424   |
| 14706325 | EDI: JPMORGANCHASE                                | Aug 18 2021 03:48:00 | Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850   |
| 14792650 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 17 2021 23:46:45 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 14783540 | Email/PDF: resurgentbknotifications@resurgent.com | Aug 17 2021 23:46:41 | LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14732668 | EDI: AGFINANCE.COM                                | Aug 18 2021 03:48:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 14706334 | + EDI: AGFINANCE.COM                              | Aug 18 2021 03:48:00 | Onemain, Po Box 1010, Evansville, IN 47706-1010  |
| 14856461 | EDI: PRA.COM                                      | Aug 18 2021 03:48:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 14764737 | EDI: PRA.COM                                      | Aug 18 2021 03:48:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 14706563 | + EDI: RECOVERYCORP.COM                           | Aug 18 2021 03:48:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 14721795 | EDI: Q3G.COM                                      | Aug 18 2021 03:48:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 14706336 | + EDI: RMSC.COM                                   | Aug 18 2021 03:48:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 14706337 | + EDI: RMSC.COM                                   | Aug 18 2021 03:48:00 | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  |
| 14708691 | + Email/Text: bankruptcy@huntington.com           | Aug 17 2021 23:43:00 | The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424   |
| 14706338 | + Email/Text: BankruptcyNotice@upmc.edu           | Aug 17 2021 23:43:00 | UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536  |
| 14748849 | + EDI: WFFC.COM                                   | Aug 18 2021 03:48:00 | Wells Fargo Bank, N.A., Attn: Payment Processing, MAC #X2302-04C, One Home Campus, Des Moines, IA 50328-0001   |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Nationstar Mortgage LLC d/b/a Mr. Cooper  |
| cr       |               | WELLS FARGO BANK, N.A.  |
| cr       | *             | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                       |

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| 14706339 | *+   | ACL, 1526 Peach Street, Erie, PA 16501-2110   |
| 14706340 | *+   | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012   |
| 14706341 | *+   | Borrowersfir, 1114 Lost Creek Boulevard, Austin, TX 78746-6300  |
| 14706343 | *+   | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040   |
| 14706344 | *+   | Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040   |
| 14706345 | *+   | Comenitycapital/goodsam, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125  |
| 14706346 | *+   | Discover Financial, Po Box 3025, New Albany, OH 43054-3025  |
| 14706347 | *+   | Erie Community Credit Union, 1129 State St, Erie, PA 16501-1911   |
| 14706348 | *+   | First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593   |
| 14706349 | *+   | Huntington Natl Bk, Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424  |
| 14706342 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850 |
| 14706350 | *+   | Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620   |
| 14706351 | *+   | Onemain, Po Box 1010, Evansville, IN 47706-1010   |
| 14706352 | *+   | SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600  |
| 14706353 | *+   | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 14706354 | *+   | Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060   |
| 14706355 | *+   | UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536   |

TOTAL: 2 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 19, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2021 at the address(es) listed below:**

| <b>Name</b>                         | <b>Email Address</b>  |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov  |
| Rebeka Seelinger                    | on behalf of Debtor Michael A. Starocci rebeka@seelingerlaw.com                         |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| Sarah Barngrover                    | on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com                         |
| Stephen Russell Franks              | on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com                         |

TOTAL: 6